



Jefferson-Lewis et.al. School Employees' Healthcare Plan

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SPECIAL MERITAIN TRANSITION NEWSLETTER

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Chairperson, The Board of Trustees

MERITAIN TO REPLACE UMR EFFECTIVE 7/1/2022

The board of trustees has voted to partner with a new third party medical claim administrator (TPA) for dates of service after June 30, 2022. Meritain, a subsidiary of Aetna, will begin processing all medical claims with a date of service on or after July 1, 2022. Please watch for new healthcare insurance identification cards that will be mailed via US Mail the week of June 15, 2022. Upon receipt of your new healthcare insurance identification card, please provide a copy to all medical providers you use and advise them to submit all claims through the Aetna Choice POS II network for dates of service after June 30, 2022. We also strongly encourage you to register for a secure Meritain portal login using your new member identification number located on your new identification card at the following website: <https://account.meritain.com>

Please note that this change has no impact on your prescription drug claims or vision benefit claims. Prescription drug claims will continue to be processed by Express Scripts Inc. and vision benefit claims (POS Plan only) will continue to be processed by Davis Vision.

Please review the frequently asked questions (FAQ) included with this newsletter for further information about the transition of third-party claim administrators from UMR to Meritain (a subsidiary of Aetna).

HAS YOUR MAILING ADDRESS CHANGED?

If your mailing address has changed, please be sure to contact the Healthcare Clerk at the school district at which you work or from which you retired. The Healthcare Clerk will then forward this change to Meritain and Express Scripts to ensure your contact information remains current.

2022 ENROLLEE ELECTION

The enrollee election process started on April 6, 2022 with the mailing of the petitions and the notice of election. Mr. Michael Powers was the only candidate to return a valid petition prior to the deadline. Therefore, Mr. Powers will be confirmed as the winner of the election by the Board of Trustees at the August board meeting in accordance with the by-laws when only one valid petition is returned during the annual election process.

**Please note that the summary plan description (SPD) dictates exact coverage at the time of a claim.
The summary plan description is available on the Plan's website at www.jefflewishealth.com**

Frequently Asked Questions for the Upcoming Transition from UMR to Meritain

Who is Meritain?

Like UMR, Meritain is a third-party claims administrator (often referred to as a TPA) which operates as a division of Aetna. Meritain specializes in providing medical claims processing services for self-funded health insurance organizations such as the Jefferson-Lewis et. al. School Employees' Healthcare Plan.

Why is the Plan making this change?

Medical claim costs continue to rise much faster than revenues of the local educational institutions which participate in the Jefferson-Lewis et. al. School Employees' Healthcare Plan. As a self-funded Plan, the local board of trustees must consistently evaluate options that offer participants in the Plan the broadest possible benefits at the lowest possible cost. This change is forecasted to save the Jefferson-Lewis Healthcare Plan almost \$2,000,000 a year in each of the next three years.

Is this a change in coverage benefits?

No. This is a change in service providers which process medical claims and is not a change in benefits. If you notice a claim is being processed differently by Meritain than it was processed by UMR, please contact the Plan Manager's office at (315)686-2615.

When will my new health insurance identification card arrive?

Your new Jefferson-Lewis Healthcare insurance identification card will be issued by Meritain and mailed to your current mailing address on file via US Mail on June 15, 2022.

What should I do after I receive my new insurance identification card?

You should complete the following four steps once you have received the new health insurance identification card(s):

- Respond to the other insurance information request included with your new healthcare identification card.
- Provide a copy of the new identification card to all of your medical providers and instruct them to begin submitting claims to the Aetna Choice POS II network with dates of service on or after July 1, 2022.
- Register for Meritain website portal access using your new identification number at <https://account.meritain.com/>
- Perform a provider search to verify whether your current providers participate in the Aetna Choice POS II network using the following website: <http://www.aetna.com/docfind/custom/mymeritain>

What if I do not receive my new health insurance identification card from Meritain?

If you do not receive your new health insurance identification card by the end of June, please call the Plan Manager's office which is open Monday-Friday 8:30 – 4:30 at (315)686-2615.

What if my provider is not in-network with Meritain under the Aetna Choice POS II network?

It is important to ask your provider "if they participate with the Aetna Choice POS II network." Providers will typically advise patients that they accept any insurance, but it is critical to confirm that they participate in this specific network to ensure that the claims are processed as expected.

If your current provider does not participate with the Aetna Choice POS II network, you may refer them to the Plan Manager's office at (315)686-2615 which can connect the provider with the appropriate department at Aetna to discuss the process for becoming an in-network provider. Participants of the Jefferson-Lewis Healthcare Plan also have out of network benefits, but claims will be subject to deductible and coinsurance cost sharing features.

What does the word “POS” mean in the Aetna Choice POS II network name?

The name of the network is not related to your selection of either the Traditional or POS Plan options offered by Jefferson-Lewis Healthcare. This is simply the name of the network in which providers contract with Meritain/Aetna.

Will any amounts I have contributed towards my calendar year deductible carry forward from UMR to Meritain?

Yes. Any amounts you have contributed towards your calendar year deductible through June 30, 2022 will transfer forward to Meritain.

What are the copays and deductibles for 2022?

The local board of trustees has elected not to change co-payments or deductibles for the third year in row in order to mitigate any additional inconvenience from the change in third party claim administrators. Co-pays and deductibles will remain the same until June 30, 2023. You can find a list of all co-payments, deductibles and out of pocket maximums on the Plan’s website at www.jefflewishealth.com

Does this change impact prescription drugs or vision claims?

This change has no impact on prescription drug claims which will continue to be processed by Express Scripts Inc. and has no impact on vision benefit claims which will continue to be processed by Davis Vision. Please note that vision benefits are only available to members and dependents enrolled in the POS plan.

Do I need to send any information to Meritain?

Other than completing the other insurance verification instructions provide with your new health insurance identification card, the Jefferson-Lewis Healthcare Plan has transmitted all the necessary enrollment information for Plan participants to Meritain as part of this transition. Any missing information was identified prior to the issuance of health insurance identification cards and was procured as needed to ensure a smooth transition.

What happens to existing prior authorizations approved through UMR?

Meritain will receive notification of any procedures requiring prior authorization that were already approved by UMR. If you are Medicare primary, Medicare has the sole authority to provide prior authorizations for upcoming procedures.

Will this change impact my Medicare primary status or the order of coverage if I have other health insurance coverage?

This change will not impact the order of coverage. Medicare will remain primary if you are retired and properly enrolled in Medicare. However, we ask that all members of the Plan respond to Meritain’s request to confirm all other health insurance coverage when identification cards are issued in mid-June to ensure that Meritain’s records are up to date and claims are processed correctly according to the proper order of coverage.

How long will I have access to the current UMR website portal?

UMR has advised the Plan that they will continue to keep the portal available to members through July 1, 2023.

How long will UMR continue to process medical claims?

UMR will continue to accept and process any covered medical claims with a date of service prior to July 1, 2022 until March 31, 2023.